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<b>TRANSMITTAL FORM</b>  (to be used for all correspondence after initial filing)		Application Number	09/919,412
		Filing Date	July 31, 2001
		First Named Inventor	Lawrence, David
		Art Unit	3624
		Examiner Name	Subramanian, Narayanswamy
Total Number of Pages in This Submission	2	Attorney Docket Number	3499-132 (New BMT Docket No.: G08.128)

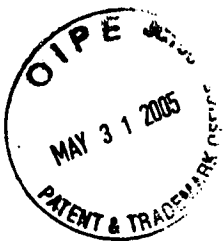
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): LAWRENCE et al. ) Group Art Unit: 3624  
Application No.: 09/919,413 ) Examiner: Narayanswamy Subramanian  
Filing Date: July 31, 2001 ) Docket No.: 3499-132  
(New BMT Docket No.: G08.128)  
Title: ONLINE TRANSACTION RISK )  
MANAGEMENT )

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Please direct all future correspondence with respect to the above-identified application to:

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Respectfully Submitted,

May 25, 2005  
Date

  
Kurt M. Maschoff  
Reg. No. 38,235